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3625
19-1

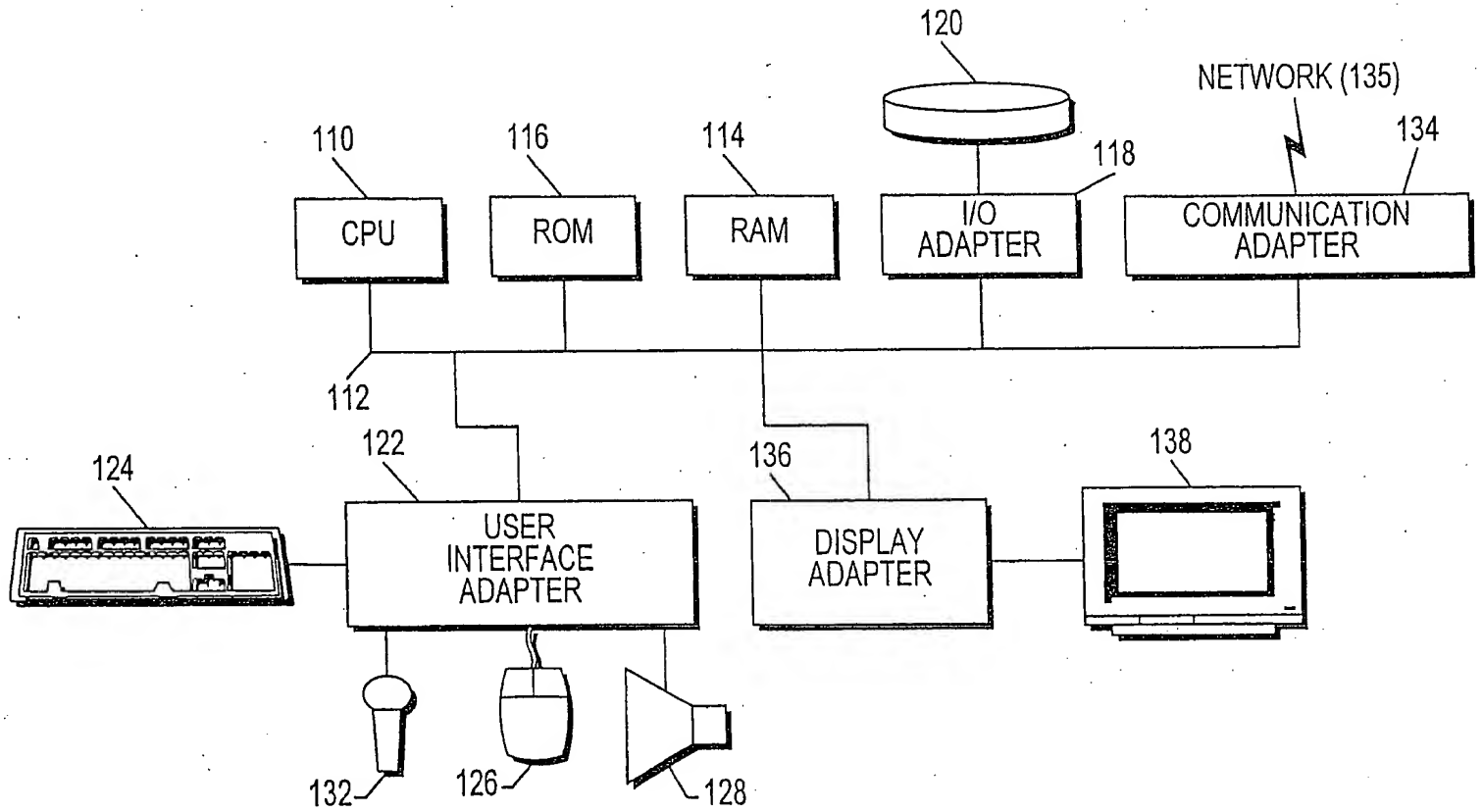


FIGURE 1

OIPE JC71 FEB 06 2003 PATENT & TRADEMARK OFFICE

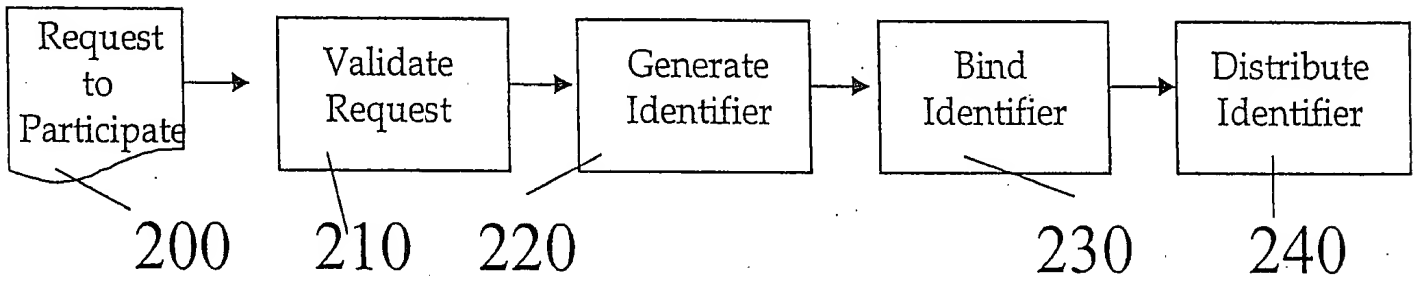


FIGURE 2

OIPE JC71 FEB 06 2023 PATENT & TRADEMARK OFFICE

AUTHENTICATION METHOD	EXAMPLES
WHAT THE USER KNOWS	A SECRET PASSWORD, PIN NUMBER, CREDIT CARD NUMBER AND EXPIRATION DATE, MOTHER'S MAIDEN NAME
WHAT THE USER HAS	AN ATM CARD, CREDIT CARD, SMART CARD, PRIVATE KEY STORED ON AN ENCRYPTED FILE ON A PC
WHAT THE USER IS	BIOMETRIC VERIFICATION SUCH AS VOICE PRINTS, IRIS SCAN, SIGNATURE VERIFICATION, THUMB SCAN, ETC.

FIGURE 3

OIPE JC71 FEB 06 2013 PATENT & TRADEMARK OFFICE

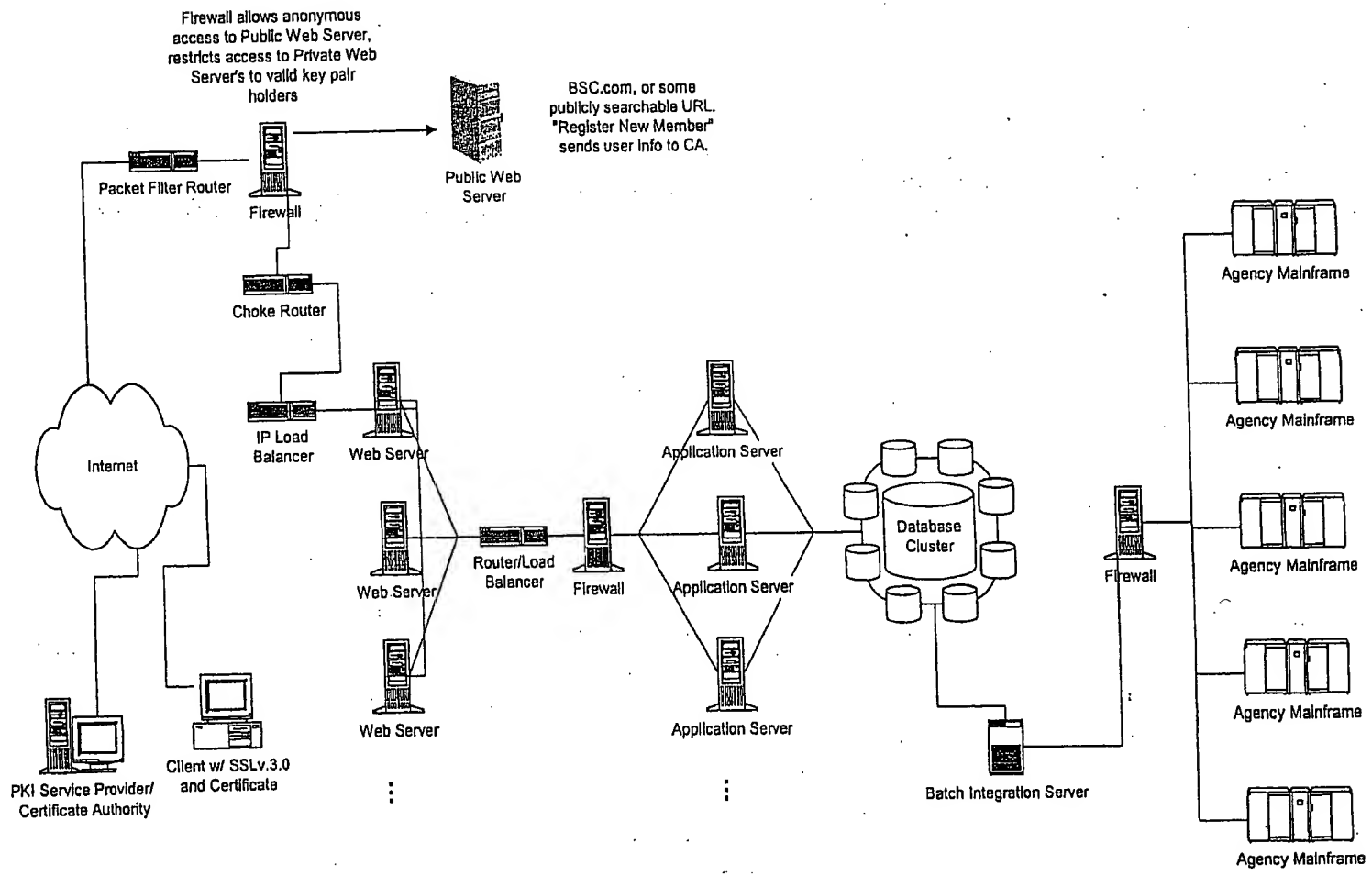
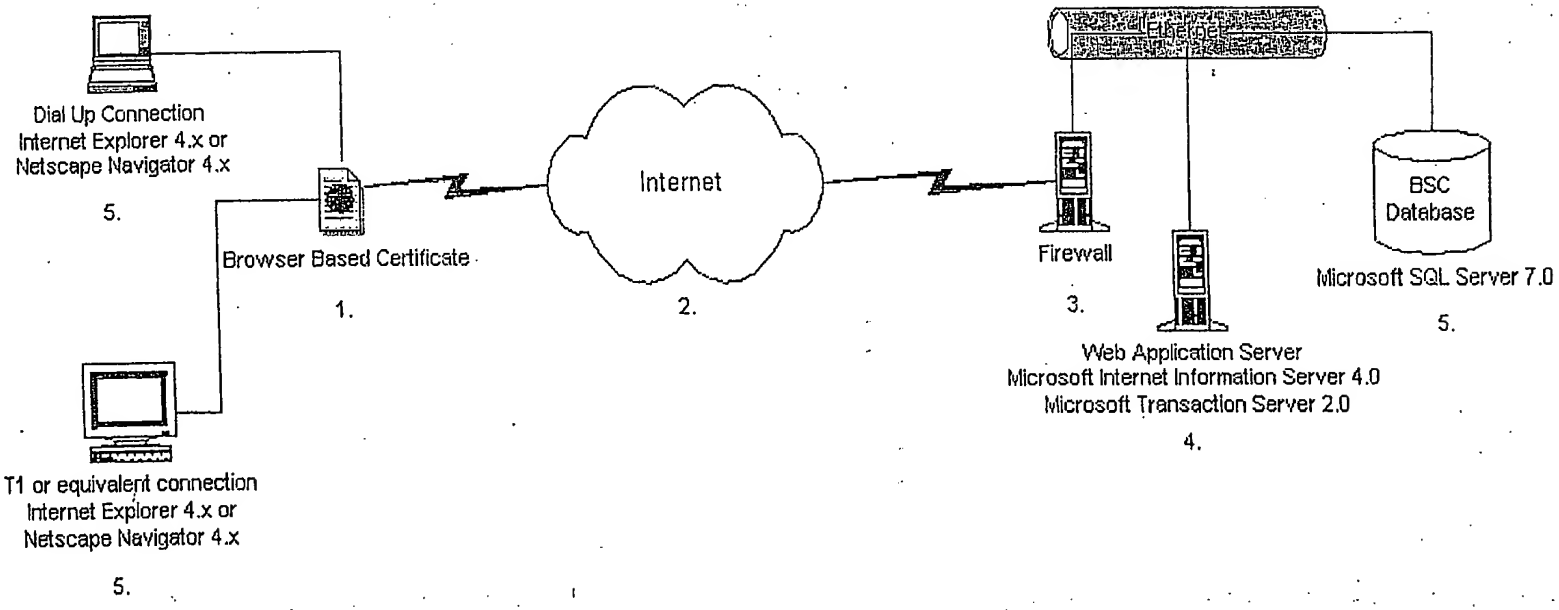


FIGURE 4

IPE JC71 FEB 06 2003 PATENT & TRADEMARK OFFICE

FIGURE 5



OIPE JC71 FEB 06 2003 PATENT & TRADEMARK OFFICE

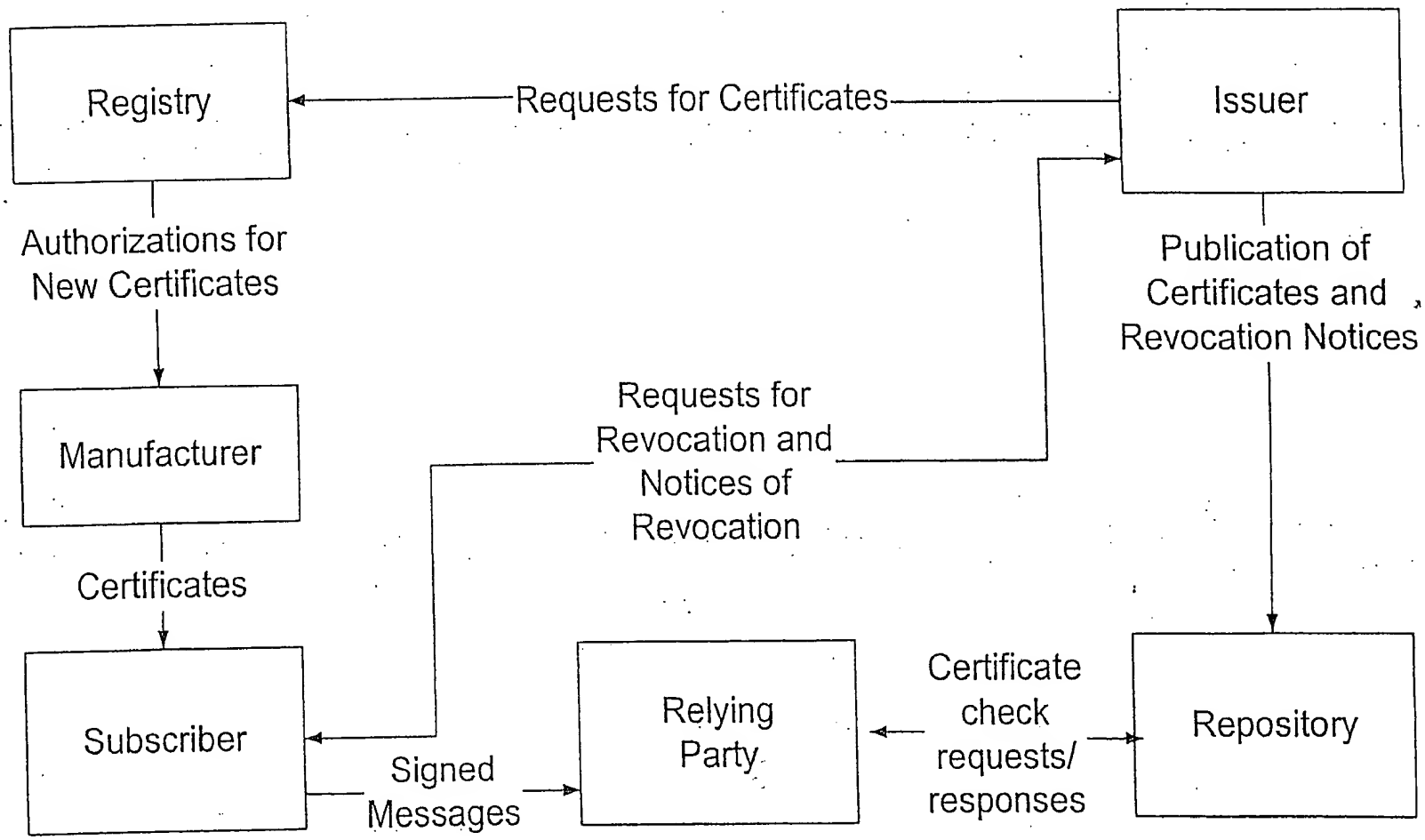


FIGURE 6

OIPE JC71 FEB 06 2003 PATENT & TRADEMARK OFFICE

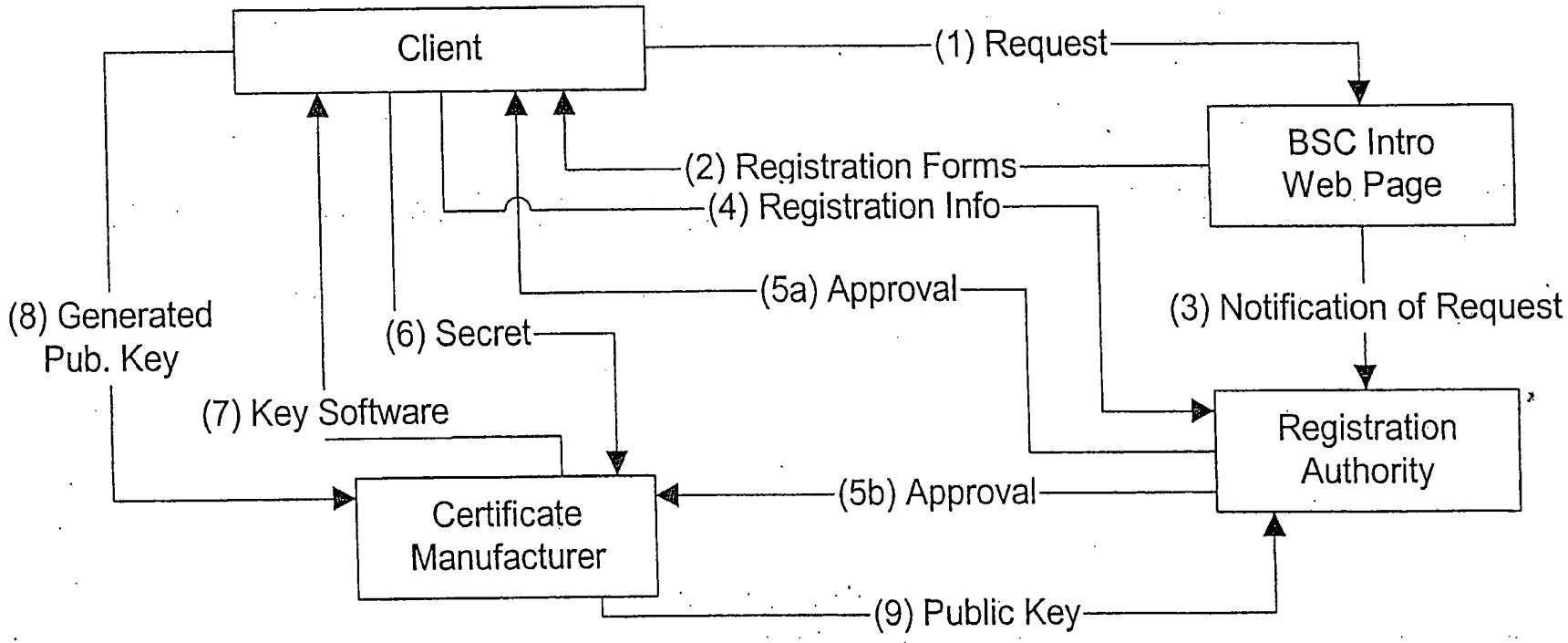


FIGURE 7

OIPE JC71 FEB 06 2003 PATENT & TRADEMARK OFFICE

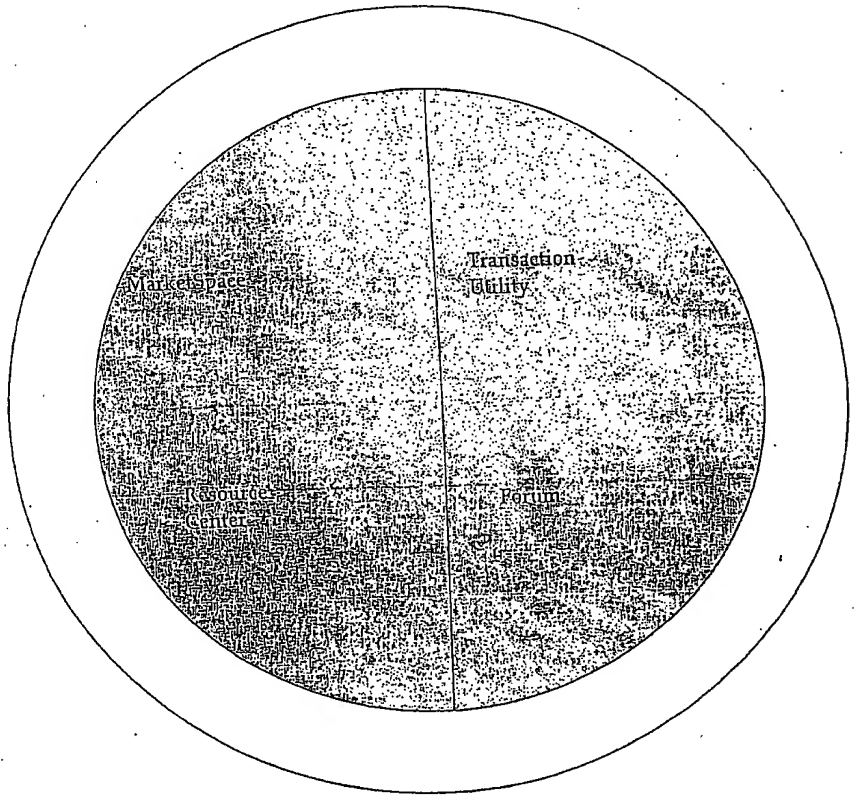


FIGURE 8

OIPE JC71 FEB 06 2003 PATENT & TRADEMARK OFFICE

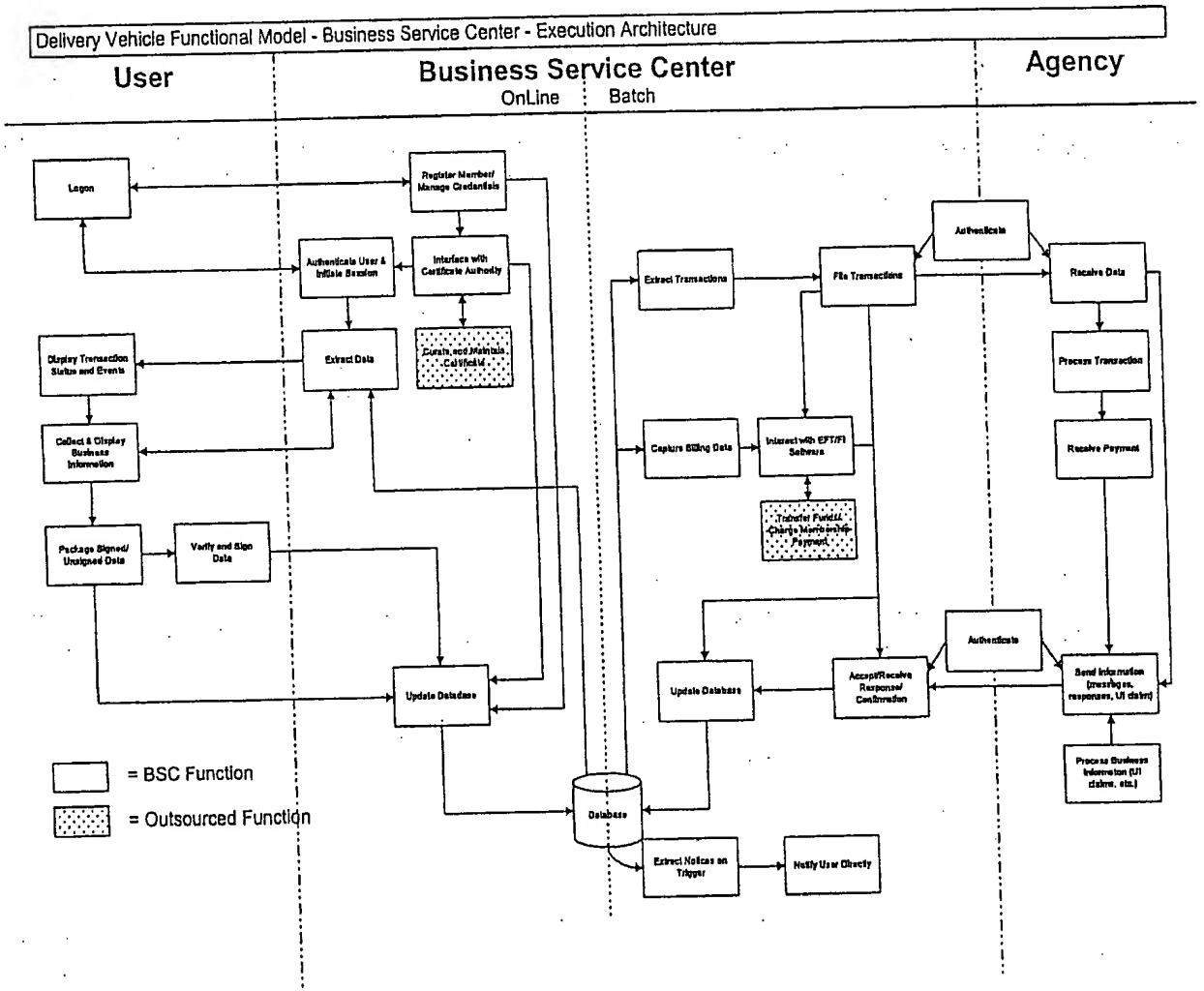


FIGURE 9

OIPE JC71 FEB 06 2003 PATENT & TRADEMARK OFFICE

OIPE JC71
FEB 0 6 2003
PATENT & TRADEMARK OFFICE

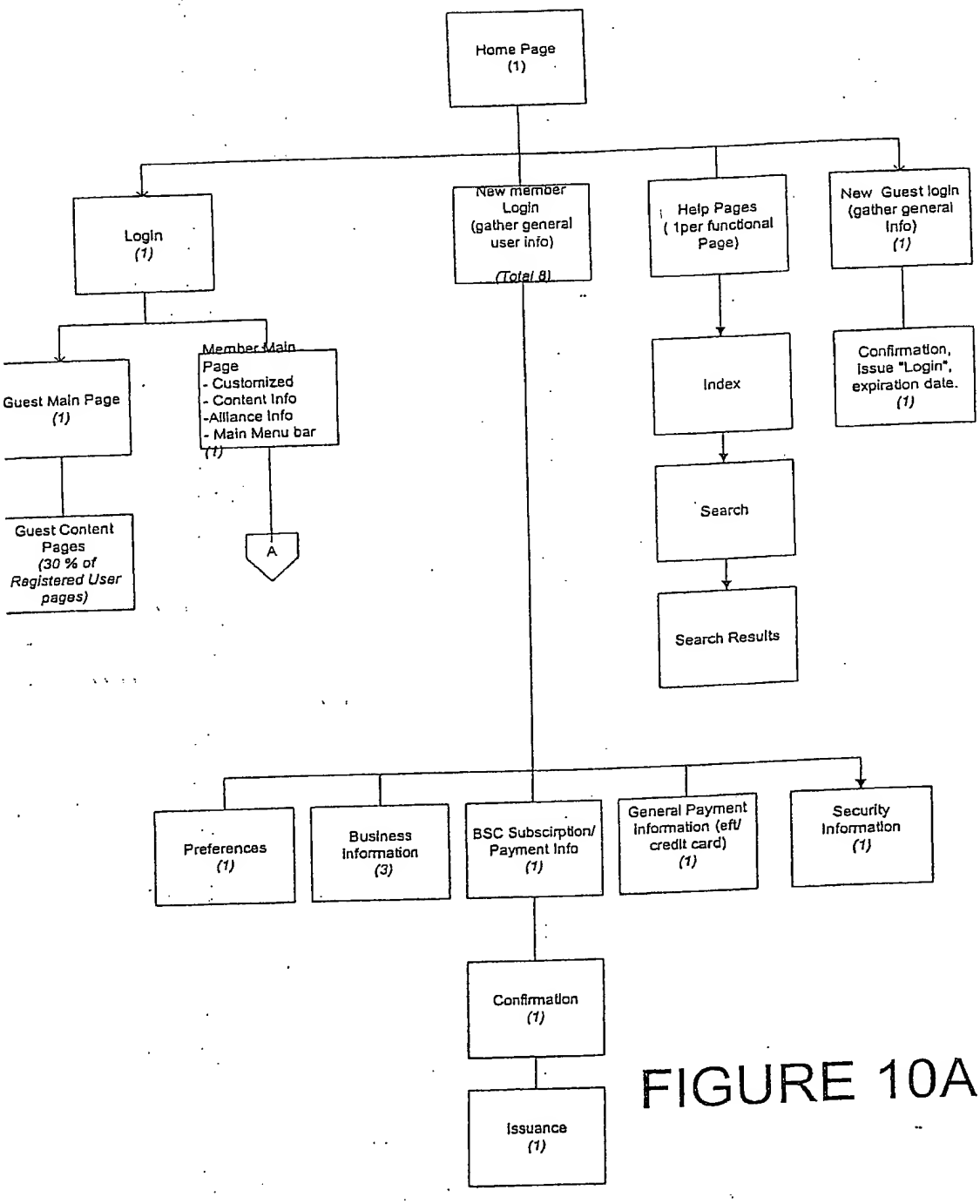


FIGURE 10A

OIPE JC71
FEB 06 2003
PATENT & TRADEMARK OFFICE

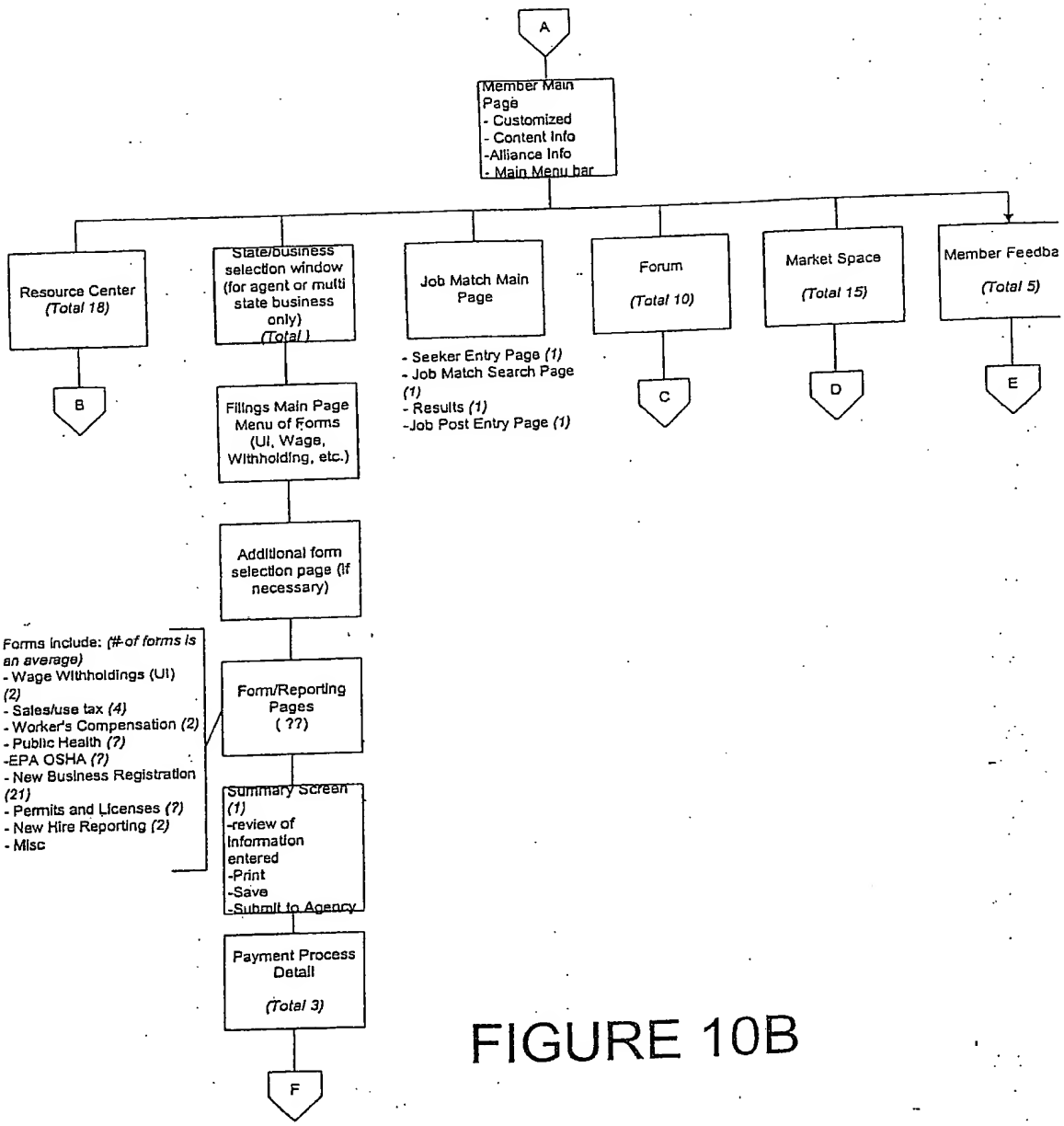


FIGURE 10B

OIPE JC71
FEB 0 6 2003
TRADEMARK OFFICE

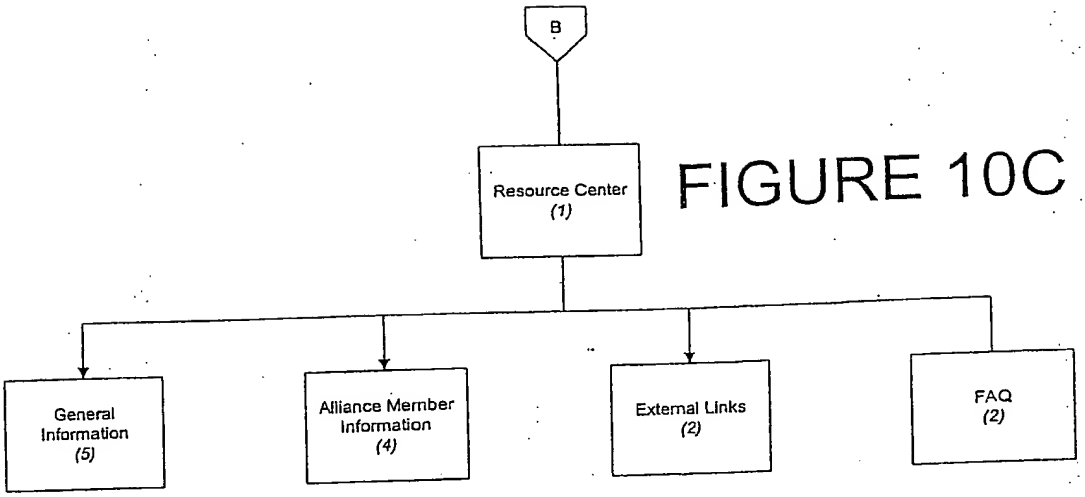
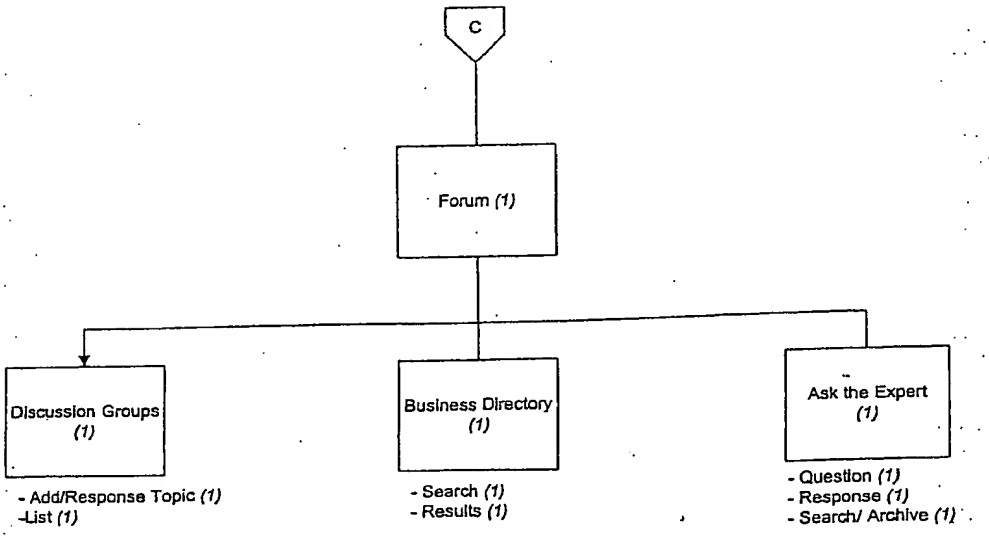


FIGURE 10C

FIGURE 10D



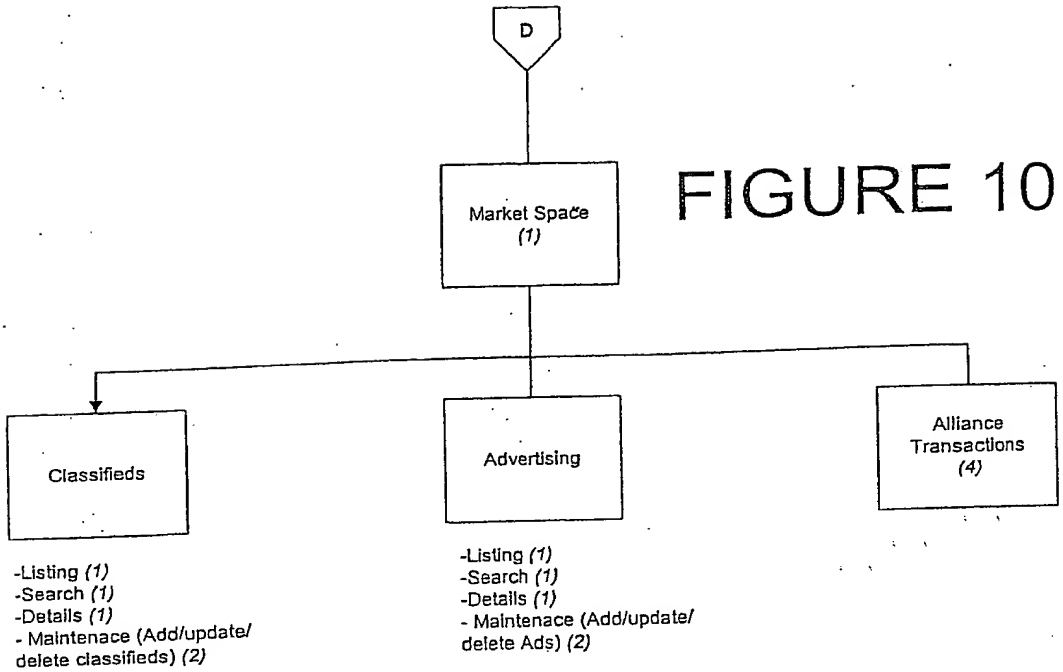


FIGURE 10E

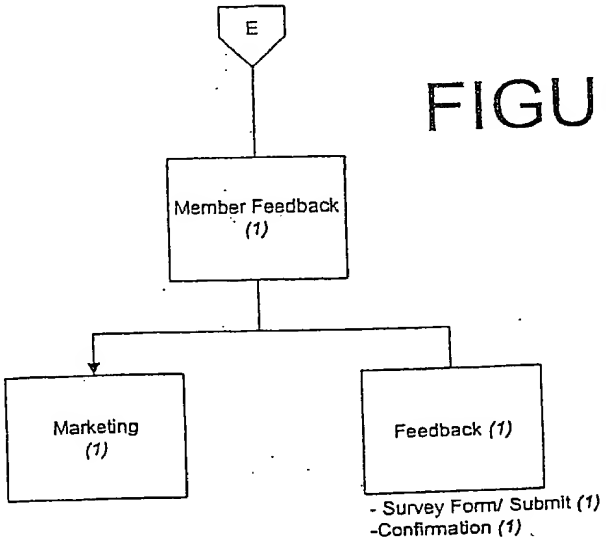


FIGURE 10F

PATENT & TRADEMARK OFFICE
FEB 06 2003
OIPE JC71

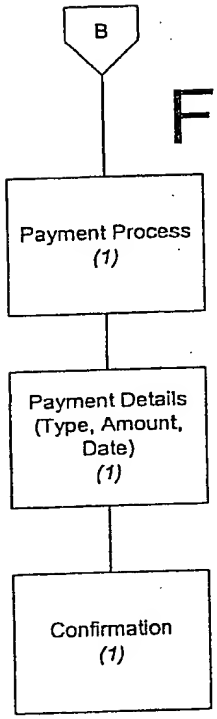


FIGURE 10G

PATENT & TRADEMARK OFFICE
FEB 0 6 2003
OIPE
JC71

PATENT & TRADEMARK OFFICE
FEB 06 2003
OIPE
JC71

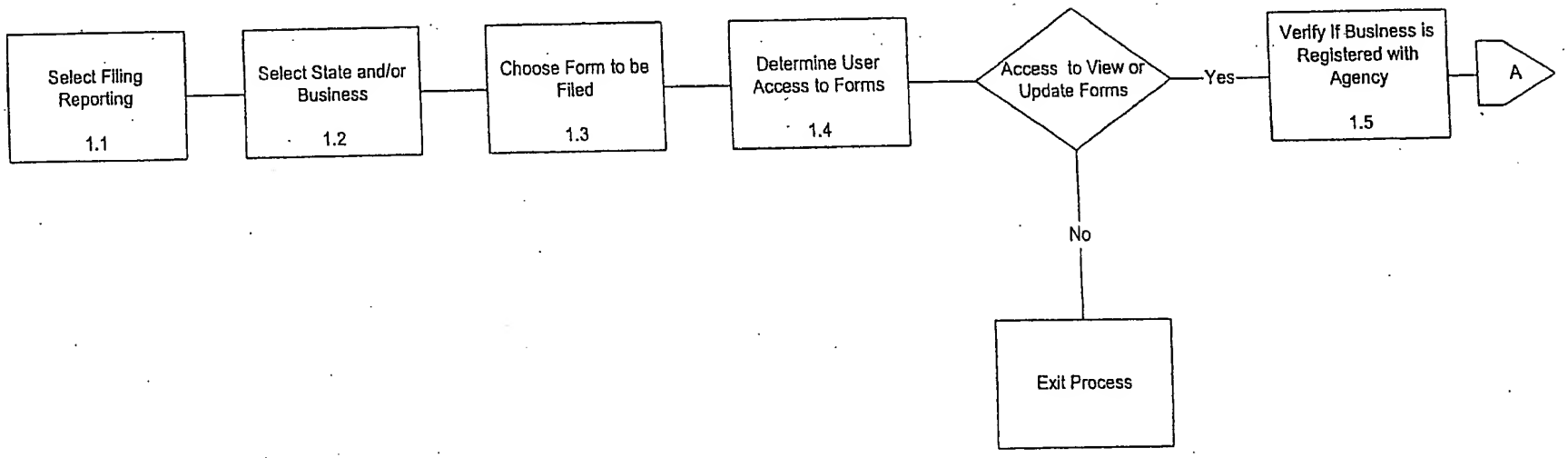


FIGURE 11A

OIPE JC71
FEB 0 6 2003
PATENT & TRADEMARK OFFICE

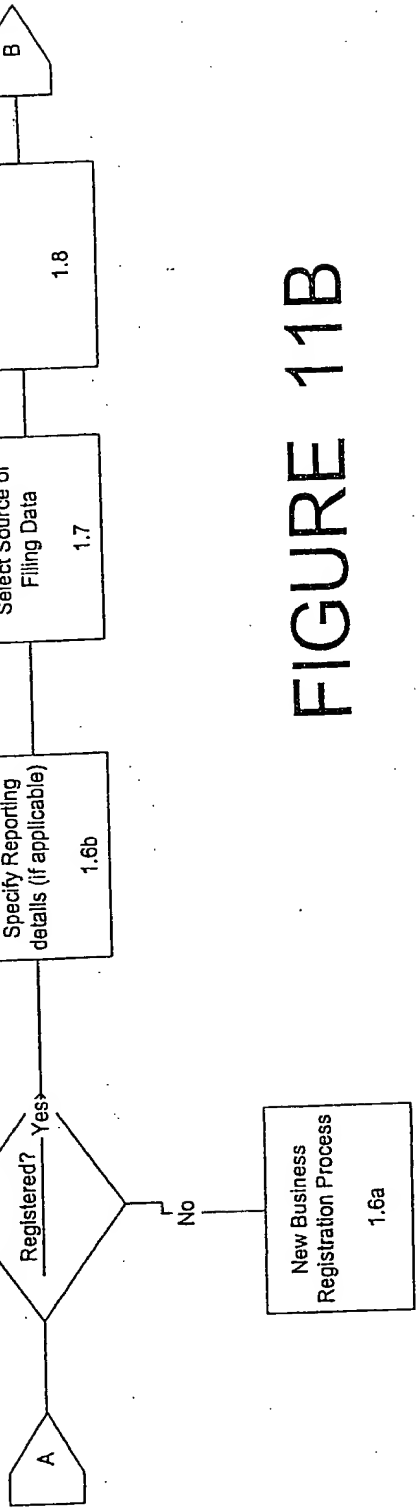


FIGURE 11B

OIPE
FEB 0 6 2003
PATENT & TRADEMARK OFFICE
SC71

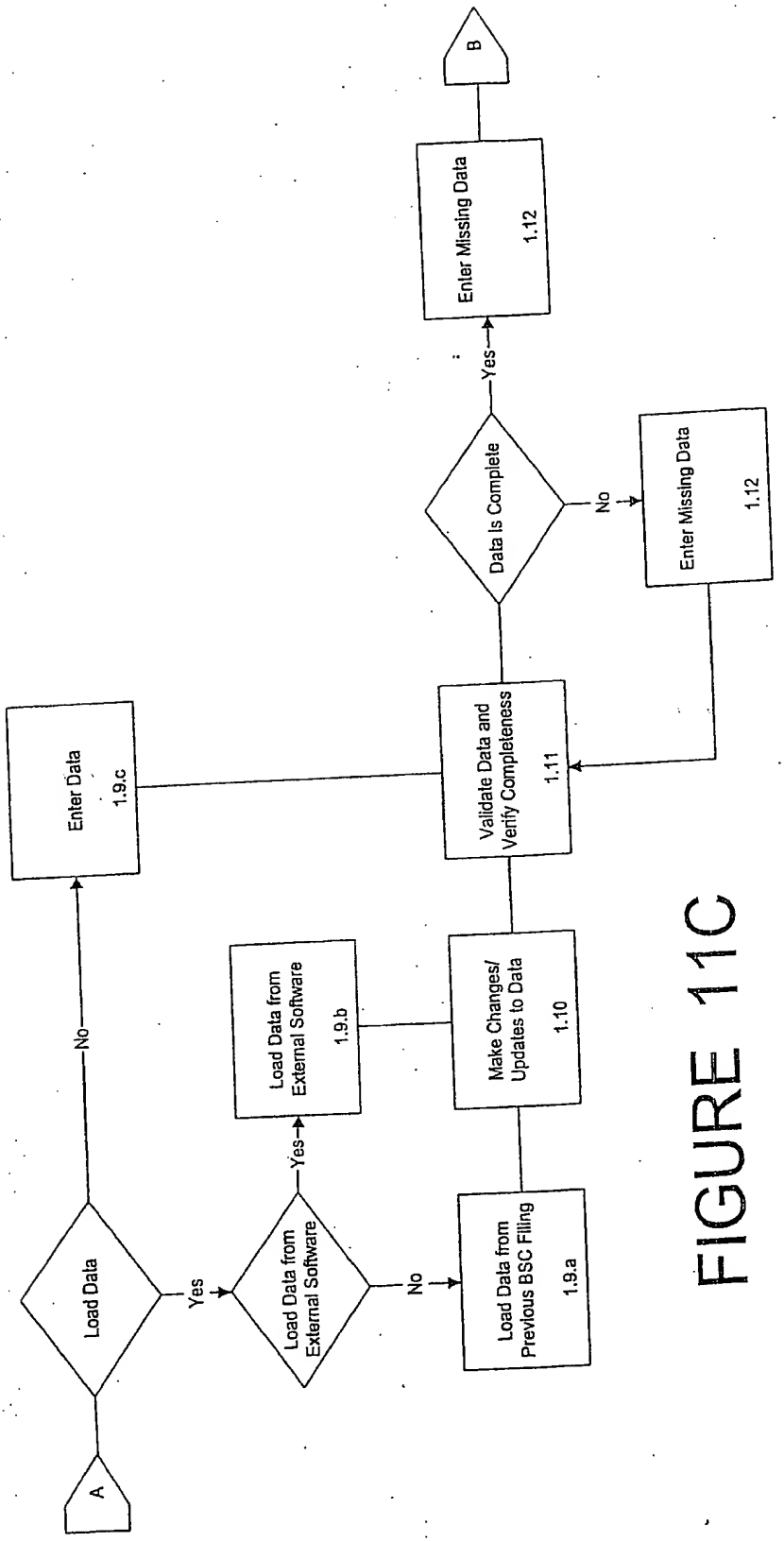


FIGURE 11C

OIPE
FEB 0 6 2003
PATENT & TRADEMARK OFFICE

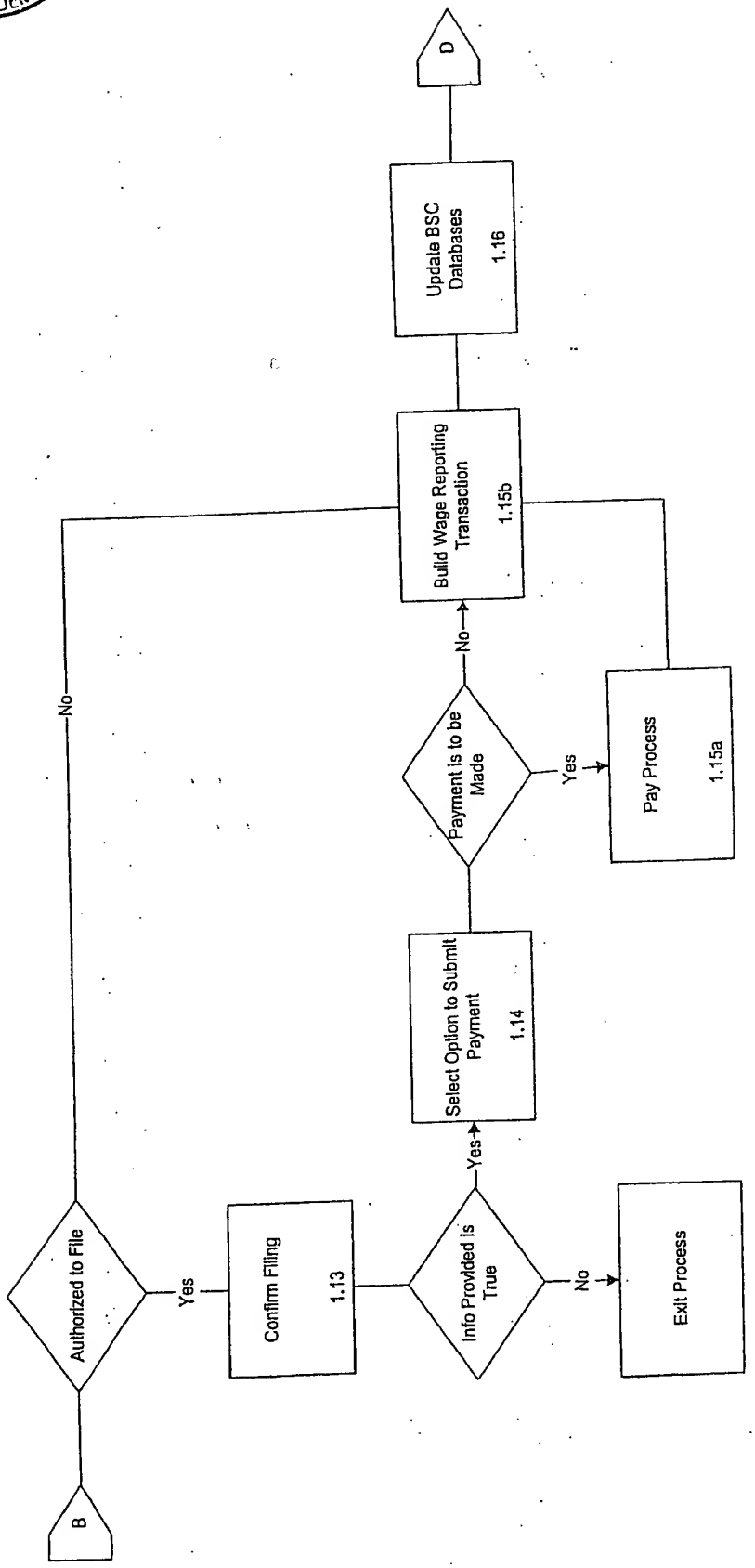


FIGURE 11D

PATENT & TRADEMARK OFFICE
FEB 06 2003
OIPE
JC71

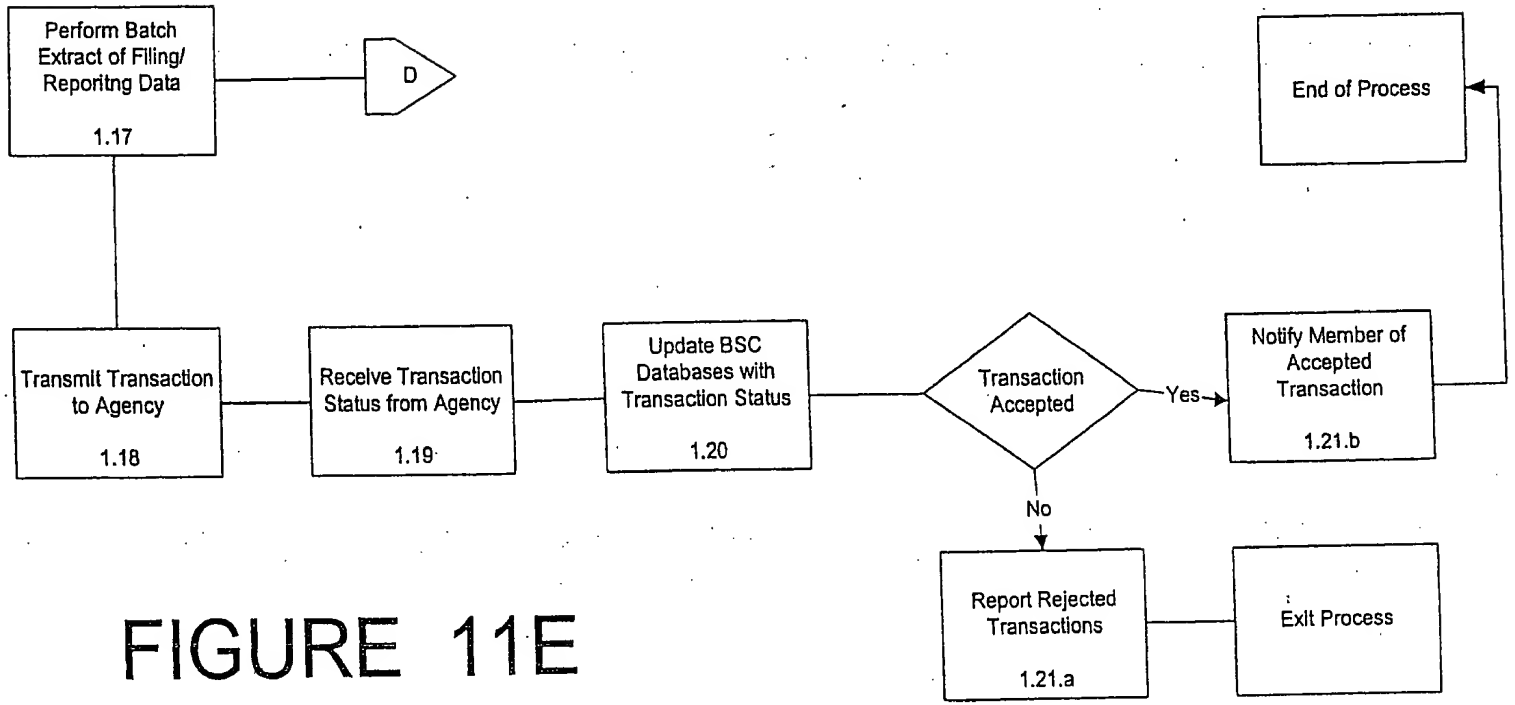


FIGURE 11E